



Read the instructions carefully before filling out the application forms.

If you have any questions while filling out your forms, please call the NB EMO Recovery Services Office at the following toll-free number **1-888-553-8558** between 8:15am – 4:30pm Monday to Friday.

The Disaster Financial Assistance program helps people and communities get back on their feet after a disaster. This program provides **assistance** for eligible damages and losses that threaten the health and safety of individuals and communities.

Assistance, when provided, is only available after all other forms of disaster aid have been received and only covers uninsurable loss.

We all have a duty to safeguard ourselves and our property from damage. Therefore, the Disaster Financial Assistance program does not pay for any damage or loss that is covered by an insurance policy. If affordable coverage was available and you chose not to purchase insurance, your Disaster Financial Assistance claim cannot be approved to cover your loss or damage.

You should contact your insurance company immediately to find out if the damage you suffered is covered by your policy.

Applications will not be accepted after the deadline. The application deadline is **90 days from the date DFA Program was authorized.**

Eligibility criteria

- For repairs, health or safety measures, the claimant must be the registered owner of the property. A copy of your **property tax bill** showing **proof of ownership** is required. The property must receive the Residential Tax Credit in order to be considered your primary residence for this program.
- For replacement of personal property, the claimant must be either the registered **owner** (a copy of your **property tax bill**) or a **tenant** (your **rental/lease agreement** is required as proof of residency or another document indicating that is your current address).
- For purpose of the DFA program, a small business is defined as an enterprise with yearly gross revenues, as reported for income tax purposes, of between \$4,800 and \$2,000,000, and employing not more than the equivalent of 20 full-time employees.
- For the purpose of the DFA program, Not-for-profit-organizations include churches, charities or service clubs and the organization contributes significantly to the fabric and sustainability of the community and a basic or essential service in the interest of the community as a whole is provided in the facility of the organization.

Disaster Financial Assistance Process

To start you claim send in the required documentation, see the Required Documentation Appendix in the application package. The following documents can be given to the assessor when he does a site visit.

Personal Items Lost or Destroyed	Homeowner or Tenants
Inventory/Equipment Lost or Damaged	Small Business or Not for Profits
Clean Up Log	All claims
Quotes / estimates and invoices	All claims

Disaster Financial Assistance Process for Applying

A NB EMO claims officer will review your application to see if you are eligible for the approved program. If you are, your claim will be sent to a damage assessor. The assessor will then contact you to arrange a site visit to assess the damage to your property and belongings. The assessors **will not** be able to advise you on the amount of assistance you may receive.

The assessor will then submit a report to the NB EMO Recovery Office where the report will be reviewed, and all calculations verified.

Your claim is then verified by a provincial auditor to ensure that only eligible damages have been allowed prior to an assistance cheque being written. The cheque is then issued to you.

Please note that if at any time in the process it is determined that you will not receive assistance you will be informed in writing by the program manager.

Independent Damage Assessors

The Department of Justice and Public Safety contracts the services of a third party. The independent damage assessor will assess all individual claims in a fair and unbiased way, according to industry standards, to determine eligibility under the guidelines established by the Disaster Financial Assistance Program. Payments are based on the assessor's determination of damages and not necessarily on estimates and/or payments to private contractors.

Claimant's Role in assisting the Damage Assessor

- You should have all invoices, receipts, estimates (if applicable) and photos readily available when the damage assessor completes the site visit.
- Complete your **Personal Items Lost or Destroyed** or **Inventory/Equipment Lost or Damaged** in advance of the site visit, to assist the assessor in determining the scope of your damages and loss. Your schedule of loss should be sent in with your application forms if possible.
- Keep accurate records of hours spent on clean up and any repairs completed by you or a contractor.

Note: It is the claimant's responsibility to attempt to reduce damage by taking necessary steps to save their property where possible. Maintaining accurate records of all damages will help expedite your claim. Failure to follow the noted steps could affect the outcome of your claim or cause delays in payment of eligible losses.

Hiring a Contractor

It is the responsibility of the property owner to make the necessary arrangements for clean-up and repairs. While the use of contractors to perform clean up or repairs is the property owner's decision, it is strongly recommended that care be taken in choosing a contractor.

Government's role is only to provide financial assistance in accordance with the Disaster Financial Assistance (DFA) Guidelines and the property owner should be mindful that DFA does not necessarily cover all items or the full cost of clean-up or repairs that a contractor may charge.

For more information on hiring a contractor, check the Canada Mortgage and Housing Corporation website at <https://www.cmhc-schl.gc.ca/en> or the Canadian Home Builders' Association website at <http://www.chba.ca/renovating/hiring-contractor.aspx>

Disaster Financial Assistance Process for Applying

Claim Accountability

The claim accountability program is to ensure that funds are used in the manner for which they are intended.

If a claimant receives an advance payment, they must demonstrate that the money was used for emergency repairs to their property and provide a DFA application and proof that the repairs have been done.

If a claimant applies for financial assistance for a second or subsequent event, they will have to demonstrate that the initial monies were used to repair the property before the next claim is paid. If the repairs have not been completed, then no funds will be issued.

Suspicious Claims

Suspicious claims will be referred to, and investigated by, the Department of Justice and Public Safety in order to ensure the protection of public funds. All necessary and appropriate action will be taken to initiate investigations, recover fraudulently obtained funds and pursue court action if required.

Application Deadlines

Applications will not be accepted after the deadline. The application deadline is **90 days** from the date DFA Program was authorized. Please check our website at <http://www.gnb.ca/disasterfinancialassistance> or call toll free 1-888-553-8558 to verify the application deadline applicable DFA program.

For more Information

If you would like to speak with someone at the NB EMO Recovery Services Office, please call the following toll-free number **1-888-553-8558** between 8:15am – 4:30pm Monday to Friday.

Application Forms

- Application forms can be mailed to:
- NB Emergency Measures Organization
Recovery Services Office
65 Brunswick Street, 2nd Floor
Fredericton, NB
E3B 1G5